

EXHIBIT [B]

VALLEY NATIONAL BANK

FUNDS TRANSFER NOTIFICATION

12-02-2005

SCOTT A GINS
75 FAIRHAVEN DR

ALLENDALE , NJ, 07401-1121

To: SCOTT A GINS

In accordance with your instructions, we have DEBITED your account # 63409417
for \$141000.

Sender ABA: 021201383 Sender Name: VALLEY NATIONAL BA

Sender Reference: 20051202121800EK

Receiver ABA: 021200957 Receiver Name: COMMERCE NORTH

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Beneficiary: JAN R INC

Beneficiary Bank:

Originator Info: SCOTT A GINS

Originator Bank:

BBI:

OBI: